

Ahli United Bank B.S.C.
Liquidity Disclosures - Basel III
31 December 2021

LCR Common Disclosure Template

		USD '000	
		Total Unweighted value	Total weighted value
High-quality liquid assets			
1	Total HQLA		5,855,475
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	509,414	15,282
4	Less Stable deposits	5,004,068	615,421
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in network of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	6,690,926	2,676,370
8	Unsecured debt	2,489,479	2,489,479
9	Secured wholesale funding		78,741
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	464,460	464,460
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	265,953	26,833
14	Other contractual funding obligations	1,140	1,140
15	Other contingent funding obligations	8,150,157	407,507
16	Total cash outflows (3+4+6+7+8+9+11+12+13+14+15)		6,775,233
Cash Inflows			
17	Secured lending (eg. Reverse repos)	-	-
18	Inflows from fully performing exposures	5,823,619	4,079,584
19	Other cash inflows	-	-
20	Total Cash inflows (17+18+19)		4,079,584
		Total Adjusted Value	
21	Total HQLA		5,855,475
22	Total net cash outflows		2,695,651
23	Liquidity Coverage Ratio (%)		221.0%

1. As per CBB Liquidity Module, the LCR of 221.0% reported above in line 23 is the simple average of daily LCR computed on working days of Q4 2021. Daily average of LCR in Q3 2021 was 239.4%.

2. The consolidated LCR position as on 31 December 2021 is 176.9% compared to 206.2% on 30 September 2021.